



# ***NEWS RELEASE***

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## **Small Business Development Center Provides ‘Smart’ Assistance**

Santa Ana, Calif. – Terri Turner grew up in an entrepreneurial family where her father owned and operated Santa Barbara Dodge & RV. Terri worked in the family owned business where she gained valuable insight on operating a profitable small business. She started on the ground floor and worked her way up to general manager.

Terri is also a former model; consequently, she has always had personal interest in healthy foods and diet. Her husband John, who owns a computer software company, was subsequently diagnosed with Type 2 diabetes, which deepened her interest in organic, healthy foods. As a result, Terri performed endless research on the internet to learn everything she could about low-carb, sugar-free organic foods. Healthy eating and exercise became an integral part of Terri and John’s lifestyle.

With entrepreneurial spirit in her blood, Terri Turner decided to start a healthy food market. The business would be positioned to capitalize on the low-carb craze and the strong trends in the health food industry. She wanted to be able to personally share her knowledge with people. As a result, the idea for Eat-Smart was born - a retail store specializing in low carbohydrate, sugar-free, organic foods, supplements and related products.

Terri applied for a small business loan with the Inland Empire Lenders CDC. Mike Ocasio, Executive Director - Inland Empire Lenders CDC, was interested in making the loan. When Mr. Ocasio reviewed Terri’s business plan and loan application, he recommended she meet with a SBDC consultant to strengthen her business plan and financial projections. The Small Business Development Center (SBDC) is a nonprofit organization, partially funded by the U.S. Small Business Administration (SBA), that provides free business consulting services and no to low cost training to small businesses and budding entrepreneurs.

Terri came to the Coachella Valley Small Business Development Center (SBDC) in January 2004 for assistance. The SBDC worked with Terri to revise her business plan and financial projections. Terri credited Brad Mix, SBDC business consultant, with helping her refine her business plan. "Brad Mix and the SBDC were incredible," she said. "He made sure my plan was realistic and viable. I couldn’t have received any better help; no matter how much money I would have paid another professional. And the SBDC services are free. Everyone should take advantage of their program."

Armed with a comprehensive business plan and solid financial projections based on industry statistics, Terri Turner was approved for a \$54,000 loan from the Inland Empire Lenders CDC.

Coupled with the loan and her own \$94,000 contribution, she opened Eat-Smart in February 2004, creating one full-time job and two part-time jobs. Sales have been strong since the store's opening with 2005 Sales projected to exceed \$480,000.

Eat Smart is located at 40101 Monterey Avenue in Rancho Mirage, California; Telephone number (760)836-0020.

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